

Abdi, Kambiz

From: Jay Beale [jbeale@lee-iplaw.com]
Sent: Wednesday, June 27, 2007 6:22 AM
To: Abdi, Kambiz
Cc: Jay Beale
Subject: RE: 09/783,961
Follow Up Flag: Follow up
Due By: Tuesday, July 03, 2007 5:00 PM
Flag Status: Flagged

Enter
7-5-07
(KA)

Examiner Abdi,

We finally received instructions from the client, who has agreed to the amendments you and I discussed. Please let me know whether you would prefer to make these amendments via an Examiner's amendment, or instead have me file a paper (supplemental amendment).

Please note that I will be out of the office tomorrow (Thursday) and Friday.

With best regards,

-Jay Beale

From: Jay Beale
Sent: Thursday, June 21, 2007 6:15 PM
To: 'kambiz.abdi@uspto.gov'
Cc: Jay Beale
Subject: 09/783,961

Lee & Morse, p.c.

Attorneys and Counselors at Law

3141 Fairview Park Drive

Suite 500

Falls Church, Virginia 22042

Telephone 703.207.0008

Facsimile 703.207.0003

www.lee-iplaw.com

E-mail: info@lee-iplaw.com

June 21, 2007

Re: 09/783,961

7/5/2007

Examiner Abdi,

Further to our conversation of earlier this afternoon, please review the claim amendments below, which I believe should satisfy your concerns.

The changes in red, bold, are changes with respect to the last amendment of record. They reflect 1) your comments regarding "for issuing," 2) your comments regarding antecedent basis for the second user, and 3) your comments regarding the logical branch between elements (1) and (2) of claim 17. With respect to no. 3, claim 18 also has further amendments in red, bold in element (23), in order to maintain consistency with the proposed changes to claim 17.

If you find these claim amendments satisfactory, then I will forward them to the client as we discussed. Please call me with your comments. I can be reached at the number below (x 226) for the rest of the evening.

With best regards,

Jay P. Beale

Attorney at Law; Reg. No. 50,901

Telephone: 703.207.0008 - ext. 226

jbeale@lee-iplaw.com

1-10. (Cancelled).

11. (Withdrawn—Currently Amended) The system of claim 17 ~~[[7]]~~, wherein the cyber payment means is a cyber note, and wherein the cyber note is related to the current account of the corresponding user and marked with at least a unique note number and a due date.

12. (Cancelled).

13. (Currently Amended) The system of claim 17 ~~[[7]]~~, wherein the cyber payment means is a cyber check and the amount of money is within a withdrawal limit of the current account of the corresponding user.

14. (Withdrawn—Currently Amended) The system of claim 17 ~~[[7]]~~, wherein the cyber payment means is a cyber payment certificate, the cyber payment certificate is marked with at least a unique certificate number and a due date, and wherein the cyber payment certificate can be divided and transferred from the first user to the second user.

15-16. (Cancelled).

17. (Currently Amended) A system for issuing a cyber payment means for paying in cyber space marked with business identification information and processing transactions with the cyber payment means on a computer network, the system comprising:

a server computer configured to provide services to issue a cyber payment means and processing transactions with the cyber payment means on the computer network; and

a database managed by the server computer,

wherein the server computer is configured to:

receive member information including business identification information and a number of a current account from a user and stores the information by user in the database,

7/5/2007

issue the cyber payment means at the request of a user accessing the server computer, the cyber payment means being marked with at least a unique number of the cyber payment means, a business identifier of the corresponding user, and an amount of money,
store the issued cyber payment means by user in the database; and
move the cyber payment means from a first user to a second user inside of the database when the first user, who has the issued cyber payment means, performs payment to the second user using the cyber payment means when the first user is connected to the server

wherein the system is configured so that moving the cyber payment means from the first user to the second user inside of the database when the first user, who has the issued cyber payment means, performs payment to the second user includes one or more of the following:

- (1) receiving a request from the first user that a cyber check is divided into a plurality of cyber checks and paid; and
- (2) receiving a request from the first user that a plurality of cyber checks are combined into one cyber check and paid,

wherein (1) includes:

- (11) receiving input of a cyber check to be divided from the first user;
- (12) receiving input of a business identifier of a second user to be paid with a cyber check resulting from the division of the cyber check input in (11), and an amount of money of the cyber check resulting from the division;
- (13) issuing a cyber check resulting from the division of the cyber check input in (11) with a newly assigned check number, corresponding to the business identifier and divided money input in (12); and
- (14) receiving a request from the first user for payment to be performed using the divided cyber check issued in (13), and

~~The system of claim 16,~~ wherein, in (13), the check number of the cyber check resulting from the division of the cyber check input in (11) is assigned corresponding to the check number of the cyber check input in (11) before division, **and**

wherein (2) includes:

assigning to the combined cyber check a newly assigned check number corresponding to a check number of one of the plurality of cyber checks before combination.

18. (Currently Amended) The system of claim 17 [[15]], wherein (2) comprises:

- (21) receiving input of cyber checks to be combined from the first user;
- (22) receiving input of a business identifier of the [[a]] second user to be paid with the combined cyber check after combination, from the first user;
- (23) issuing the [[a]] combined cyber check marked with a sum of money of cyber checks to be combined, the business identifier of the second user to be paid, and the [[a]] newly assigned check number; and
- (24) receiving a request from the first user for payment to be performed using the combined cyber check issued in (23).

Lee & Morse, P.C.
 3141 Fairview Park Drive
 Suite 500
 Falls Church 22042

7/5/2007

T: 703.207.0008

F: 703.207.0003

www.lee-iplaw.com

This electronic message transmission contains information from the law firm of Lee & Morse, p.c. and may be privileged, confidential, subject to attorney-client privilege or otherwise protected from disclosure. The information contained herein is intended solely for the use of the above named individual or entity. If you are not the intended recipient of this transmission, be advised that any disclosure, copying, distribution or use of the contents of this information is strictly prohibited. If you have received this electronic transmission in error, kindly notify us by telephone at 703.207.0008 or by return electronic mail to info@lee-iplaw.com. Thank you for your kind assistance.

7/5/2007

EAST Search History

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	1	("6,963,843").PN.	US-PGPUB; USPAT; USOCR	OR	OFF	2007/07/05 15:29
L2	8	("6422462" or ("6060993" or ("6422462" or ("5715314" or ("6343272") or ("5715314"))).PN.	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	OFF	2007/07/05 15:46
L3	2	L2 and check	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L4	3	cyber adj check	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L5	0	(electronic adj check) near3 (divid\$4 near2 (part or segment or plurality))	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L6	0	(electronic adj check) near5 (divid\$4 near2 (part or segment or plurality))	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L7	172214	(divid\$4 near2 (part or segment or plurality))	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46

EAST Search History

L8	0	(electronic adj check) with (divid\$4 near2 (part or segment or plurality))	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L9	1	(electronic adj check) same (divid\$4 near2 (part or segment or plurality))	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L10	0	("6625733").URPN.	USPAT	OR	ON	2007/07/05 15:46
L11	2	("5437049" "5937158").PN.	US-PGPUB; USPAT; USOCR	OR	ON	2007/07/05 15:46
L12	3	("2002/0029164").URPN.	USPAT	OR	ON	2007/07/05 15:46
L13	1	dividing adj ((electronic or digital or cyber or virtual) near3 (money or check or funds))	USPAT	OR	ON	2007/07/05 15:46
L14	5226	check near3 cash\$4	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L15	531	(check near3 cash\$4) near5 (electronic or digital or virtual)	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L16	0	((check near3 cash\$4) near5 (electronic or digital or virtual)) with (dividing adj check)	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46

EAST Search History

L17	49	(dividing adj check)	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L18	83	(divide adj check)	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L19	2	((electronic or digital or virtual or cyber) adj check near5 divid\$4)	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L20	2	((((electronic or digital or virtual or cyber) adj check) near5 divid\$4)	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L21	5	(((((electronic or digital or virtual or cyber) adj check) with divid\$4)	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L22	10435	((cyber or virtual or electronic or digital) adj (payment or note or money or means))	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L23	1121	((cyber or virtual or electronic or digital) adj (payment or note or money or means)) with server	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46

EAST Search History

L24	647	((cyber or virtual or electronic or digital) adj (payment or note or money or means)) with server and (serial or id or identifi\$4)	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L25	722	((cyber or virtual or electronic or digital) adj (payment or note or money or means)) with server and (unique or specific or (serial or id or identifi\$4 or distinctive or distinct))	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L26	221	((cyber or virtual or electronic or digital) adj (payment or note or money or means)) with server same (unique or specific or (serial or id or identifi\$4 or distinctive or distinct))	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L27	141	((cyber or virtual or electronic or digital) adj (payment or note or money or means)) with (server same (unique or specific or (serial or id or identifi\$4 or distinctive or distinct)))	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L28	126	((cyber or virtual or electronic or digital) adj (payment or note or money or means)) with (server with (unique or specific or (serial or id or identifi\$4 or distinctive or distinct)))	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L29	23	((cyber or virtual or electronic or digital) adj (payment or note or money or means)) with (server with (unique or specific or (serial or id or identifi\$4 or distinctive or distinct))) and divid\$4	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L30	52	((cyber or virtual or electronic or digital) adj (payment or note or money or means)) with (server with (unique or specific or (serial or id or identifi\$4 or distinctive or distinct))) and (divid\$4 or agrigat\$4 or total or sum)	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46

EAST Search History

L31	58	705/33.ccls.		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L32	1942	705/39.ccls.		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L33	487	705/41.ccls.		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L34	500	705/42.ccls.		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L35	410	705/65.ccls.		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L36	153	705/69-70.ccls.		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L37	0	("6963843").URPN.		USPAT	OR	ON	2007/07/05 15:46
L38	58	705/33.ccls.		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46

EAST Search History

L39	1942	705/39.ccls.		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L40	487	705/41.ccls.		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L41	500	705/42.ccls.		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L42	500	705/42.ccls.		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L43	410	705/65.ccls.		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L44	153	705/69-70.ccls.		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L45	3121	L38 or L39 or L40 or L41 or L42 or L43 or L44		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46

EAST Search History

L46	2492	L45 and ((electronic or digital near3 (note or money or funds or payment) with (separat\$5 or divid\$4 or split\$5 or "break up"))))	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L47	2241786	((electronic or digital near3 (note or money or funds or payment) with (separat\$5 or divid\$4 or split\$5 or "break up"))))	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L48	514	((((electronic or digital) near3 (note or money or funds or payment) with (separat\$5 or divid\$4 or split\$5 or "break up"))))	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L49	92	L45 and (((electronic or digital) near3 (note or money or funds or payment) with (separat\$5 or divid\$4 or split\$5 or "break up"))))	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L50	2	("5694552").PN.	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	OFF	2007/07/05 15:46
L51	8	("5694552").URPN.	USPAT	OR	ON	2007/07/05 15:46
L52	0	(electronic adj check) near3 (divid\$4 near2 (part or segment or plurality))	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L53	0	(electronic adj check) near5 (divid\$4 near2 (part or segment or plurality))	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46

EAST Search History

L54	172214	(divid\$4 near2 (part or segment or plurality))	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L55	0	(electronic adj check) with (divid\$4 near2 (part or segment or plurality))	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L56	0	("6625733").URPN.	USPAT	OR	ON	2007/07/05 15:46
L57	531	(check near3 cash\$4) near5 (electronic or digital or virtual)	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L58	3	("2002/0029164").URPN.	USPAT	OR	ON	2007/07/05 15:46
L59	5226	check near3 cash\$4	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L60	0	((check near3 cash\$4) near5 (electronic or digital or virtual)) with (dividing adj check)	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L61	83	(divide adj check)	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46

EAST Search History

L62	2	((electronic or digital or virtual or cyber) adj check) near5 divid\$4)	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L63	1121	((cyber or virtual or electronic or digital) adj (payment or note or money or means)) with server	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L64	722	((cyber or virtual or electronic or digital) adj (payment or note or money or means)) with server and (unique or specific or (serial or id or identifi\$4 or distinctive or distinct))	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L65	10435	((cyber or virtual or electronic or digital) adj (payment or note or money or means))	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L66	221	((cyber or virtual or electronic or digital) adj (payment or note or money or means)) with server same (unique or specific or (serial or id or identifi\$4 or distinctive or distinct))	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L67	647	((cyber or virtual or electronic or digital) adj (payment or note or money or means)) with server and (serial or id or identifi\$4)	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L68	141	((cyber or virtual or electronic or digital) adj (payment or note or money or means)) with (server same (unique or specific or (serial or id or identifi\$4 or distinctive or distinct)))	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46

EAST Search History

L69	126	((cyber or virtual or electronic or digital) adj (payment or note or money or means)) with (server with (unique or specific or (serial or id or identifi\$4 or distinctive or distinct)))	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L70	500	705/42.ccls.	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L71	410	705/65.ccls.	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L72	153	705/69-70.ccls.	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L73	0	("6963843").URPN.	USPAT	OR	ON	2007/07/05 15:46
L74	153	705/69-70.ccls.	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L75	1942	705/39.ccls.	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L76	58	705/33.ccls.	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46

EAST Search History

L77	410	705/65.ccls.		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L78	500	705/42.ccls.		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L79	500	705/42.ccls.		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L80	487	705/41.ccls.		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L81	3121	L76 or L75 or L80 or L79 or L78 or L77 or L74		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L82	2492	L81 and ((electronic or digital near3 (note or money or funds or payment) with (separat\$5 or divid\$4 or split\$5 or "break up")))		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L83	2241786	((electronic or digital near3 (note or money or funds or payment) with (separat\$5 or divid\$4 or split\$5 or "break up")))		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46

EAST Search History

L84	58	705/33.ccls.		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L85	1942	705/39.ccls.		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L86	487	705/41.ccls.		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L87	2	("5694552").PN.		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	OFF	2007/07/05 15:46
L88	514	(((electronic or digital) near3 (note or money or funds or payment) with (separat\$5 or divid\$4 or split\$5 or "break up")))		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L89	1	(electronic adj check) same (divid\$4 near2 (part or segment or plurality))		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L90	8	((("6422462") or ("6060993") or ("6422462") or ("5715314") or ("6343272") or ("5715314")).PN.		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	OFF	2007/07/05 15:46

EAST Search History

L91	1	dividing adj ((electronic or digital or cyber or virtual) near3 (money or check or funds))	USPAT	OR	ON	2007/07/05 15:46
L92	92	L81 and (((electronic or digital) near3 (note or money or funds or payment) with (separat\$5 or divid\$4 or split\$5 or "break up"))))	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L93	49	(dividing adj check)	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L94	3	cyber adj check	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L95	2	("5437049" "5937158").PN.	US-PGPUB; USPAT; USOCR	OR	ON	2007/07/05 15:46
L96	2	L90 and check	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L97	2	((electronic or digital or virtual or cyber) adj check near5 divid\$4)	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L98	23	((cyber or virtual or electronic or digital) adj (payment or note or money or means)) with (server with (unique or specific or (serial or id or identif\$4 or distinctive or distinct))) and divid\$4	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46

EAST Search History

L99	52	((cyber or virtual or electronic or digital) adj (payment or note or money or means)) with (server with (unique or specific or (serial or id or identif\$4 or distinctive or distinct))) and (divid\$4 or agrigat\$4 or total or sum)	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L100	5	((electronic or digital or virtual or cyber) adj check) with divid\$4)	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
L101	8	("5694552").URPN.	USPAT	OR	ON	2007/07/05 15:46